

**Thursday, July 9, 2009**

**Washington, DC** - Rep. Bruce Braley (D-Iowa) announced today that portions of his *Plain Language in Health Insurance Act*, introduced last month, are now included in the House draft health care reform bill.

The portions included in the reform bill would require the federal government and health insurers participating in a new federal health insurance exchange to write all plan documents; claims policies, practices, and amounts; financial disclosures; and other information in plain language. Furthermore, the bill would require the health insurance exchange website be written in plain language.

"You shouldn't have to be a doctor to be able to understand the forms your health insurer sends you," Braley said. "Writing health insurance documents in plain, easy-to-understand language will allow Americans to make smarter choices about their health insurance and will help lower healthcare costs for everyone. Plain language in health care is a low-cost, common-sense solution, and I'm glad it is one step closer to becoming a reality."

In 2007, Braley introduced similar legislation, the *Plain Language Act*, to require government agencies to write all forms, documents, and letters in plain language.

The US House passed the bill in 2008 but the Senate never took action.

Documents written in plain language have resulted in significant cost savings for organizations implementing the changes. In England, redesigning a customs form using plain language reduced the error rate from 55 percent to 3 percent, saving about \$45,000 per

year.

The redesign cost \$3,500.

Documents covered by Braley's Plain Language in Health Insurance provision would have to be written in a "clear, concise, well-organized" manner that follows the best practices of plain language writing.

The Federal Plain Language Guidelines provide an outline for these best practices. According to the guidelines, plain language documents should, for example:

- Use short, simple words
- Use "you" and other pronouns to speak directly to readers
- Use short sentences and paragraphs
- Avoid legal, foreign, and technical jargon
- Avoid double negatives

For a full description of the Federal Plain Language Guidelines, see <http://www.plainlanguage.gov>.